

- Login
 > Home
 > Reset Login/Password
- > Browser Requirements
 Security Information
 > Fraud Information
 > Contact Us

- > Privacy
 > Online Demo
 > Help



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PRIVACY NOTICE Rev. Page 1 January 2011

	WHAT DOES PARAGON BANK DO
FACTS	WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: § Social Security number and income § Account balances and payment history § Credit history and credit scores
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons PARAGON BANK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Paragon Bank share?	Can you limit this sharing?
For our everyday business purposes-		
Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes -	YES	NO
To offer our products and services to you	TES	NO
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes - Information about your transactions and experiences	NO	WE DON'T SHARE
For our affiliates' everyday business purposes -	NO	WE DON'T SHARE
Information about your creditworthiness	INO	WL DON I SHAKE
For our affiliates to market to you	NO	NO
For non-affiliates to market to you	YES	YES

To limit our	§ Call 507-553-6311 or
	§ Mail the form below
sharing	1 ⁻
	Please note: If you are a new customer, we can begin sharing your information 30 days
	from the date we provided this notice. When you are no longer our customer, we
	continue to share your information as described in this notice. However, you can contact
	us at any time to limit our sharing.
Questions?	Call 507-553-6311 or visit our website at www.paragonbankmn.com

Mail-In Form			
If you have a	Mark any/all you want to limit:		
joint account, your choice(s)	Do not allow your affiliates to use my personal information to market to me.		
will apply to	Do not share my personal information with non-affiliates to market their products and		
everyone on	services to me.		
your accounts	Name		Mail to:
unless you mark			-
below	Address		Paragon Bank
Apply my			190 S Broadway
choices only	City, State, Zip		PO Box 330 Wells MN 56097
to me			Wells MIN 20097

Page 2

PRIVACY NOTICE Rev. January 2011

Who we are				
Who is providing this notice?	PARAGON BANK			
What we do				
How does PARAGON BANK protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include physical, electronic, and procedural safeguards.			

How does PARAGON BANK collect my personal information?	We collect your personal information from the following sources Open an account or show your driver's license Apply for a loan or give us your income information Make a wire transfer or give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only Sharing for affiliates' everyday business purposes – information about your credit worthiness Affiliates from using your information to market to you Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • Paragon Bank does not share with our affiliates.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • Non-affiliates we share with can include insurance companies, mortgage companies and direct marketing companies.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. • Our joint marketing partners include insurance companies and credit card companies.

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